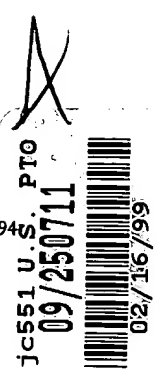




**PORTER, WRIGHT,
MORRIS & ARTHUR**
Attorneys & Counselors at Law

MARK E. DUELL
614-227-2021
mduell@porterwright.com

41 South High Street
Columbus, Ohio 43215-6194
Telephone: 614-227-2000
Facsimile: 614-227-2100
Nationwide: 800-533-2794



February 16, 1999

VIA EXPRESS MAIL RECEIPT NO. EM330442288US

The Honorable Assistant Commissioner
for Patents

BOX PATENT APPLICATION
Washington, D.C. 20231

Re: Continuation Application for United States Letters Patent

Applicants: Peter J. Kight
Mark A. Johnson
Tamara K. Christenson
Regina Lach
Philip Pointer
Kenneth Cook

Filed: February 16, 1999

Title: **SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING
CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS,
FINANCIAL ANALYSIS AND LOANS**

Attorney Docket No.: 1761100-b075803

Continuation of: SN 08/372,620, filed January 13, 1995
Examiner R. Weinhardt, Art Unit 2761

Dear Sir:

Enclosed for filing is a Continuation Application for United States Letters Patent for the
above-referenced invention. Please find:

1. A Specification of 31 pages including 33 Claims, an Abstract, and an attached Exhibit A;
2. Seven sheets of Drawings;
3. A copy of the Declaration and Power of Attorney filed in the parent applications, SN 08/372,620 and SN 07/736,071;

The Honorable Assistant Commissioner
for Patents
BOX PATENT APPLICATION
February 16, 1999
Page 2

4. Authorization Re Deposit Account (in duplicate);
5. Check in the amount of \$1,930 (Filing fee of \$760, \$234 for 13 Claims in excess of 20, and \$936 for 12 Independent Claims in excess of three); and
6. Certificate of Filing by Express Mail.

Also enclosed is our postcard receipt which we ask that you acknowledge and return to us.

Very truly yours,



Mark E. Duell
Reg. No. 40,597

Enclosures

cc: William C. Buckham, Esq. (w/ encl.)
Curtis A. Loveland, Esq. (w/o encl.)
Laurie N. Jacques, Esq. (w/o encl.)

COLUMBUS/0511078.03



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

jcs51 U.S. PTO
09/250711
02/16/99

Applicant: Peter J. Kight, et al.
Application No.: To be assigned
Filing Date: February 16, 1999
For: **SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING
CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS,
FINANCIAL ANALYSIS AND LOANS**

To: Assistant Commissioner for Patents
BOX APPLICATION
Washington, D.C. 20231

Sir:

AUTHORIZATION RE DEPOSIT ACCOUNT

The Commissioner is authorized to charge any further fees and credit any excess payments that may be incurred during the prosecution to Deposit Account No. 16-2326. A duplicate copy of this paper is provided.

Respectfully submitted,

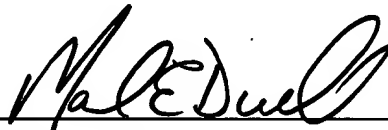
Dated: February 16, 1999



Mark E. Duell
Reg. No. 40,597
Porter, Wright, Morris & Arthur
41 South High Street
Columbus, OH 43215
(614) 227-2021

CERTIFICATE OF FILING BY EXPRESS MAIL

I hereby certify that this Application for United States Letters Patent entitled **SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS** including Specification with 35 Claims and an attached Exhibit A; seven sheets of Drawings; a copy of the Declaration and Power of Attorney filed in the parent applications, SN 08/372,620 and SN 07/736,071; Check in the amount of \$1,930; and Authorization Re Deposit Account (in duplicate) were mailed to The Honorable Assistant Commissioner for Patents, BOX PATENT APPLICATION, Washington, D.C. 20231 by United States Express Mail, Receipt No. EM330442288US, postage prepaid, on this 16th day of February, 1999.



Mark E. Duell

Reg. No. 40,597

PORTER, WRIGHT, MORRIS & ARTHUR

41 South High Street

Columbus, Ohio 43215

(614) 227-2021

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